

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Tracy M. Redmon

Debtor(s)

Case No. 15 B 37117

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/30/2015.
- 2) The plan was confirmed on 02/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/01/2016, 03/02/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/08/2016.
- 5) The case was Dismissed on 10/17/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,435.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$7,435.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,241.94
Court Costs	\$0.00
Trustee Expenses & Compensation	\$297.40
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,539.34

Attorney fees paid and disclosed by debtor: \$690.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American General Financial/Springleaf Fi	Unsecured	4,325.00	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	1,125.48	1,103.98	1,103.98	0.00	0.00
Capital One Bank	Unsecured	1,174.00	1,174.41	1,174.41	0.00	0.00
Capital One Bank	Unsecured	874.00	909.43	909.43	0.00	0.00
Comenity Capital Bank/Paypal Credit	Unsecured	0.00	475.62	475.62	0.00	0.00
Commonwealth Edison	Unsecured	1,425.00	1,424.73	1,424.73	0.00	0.00
Department Of Education	Unsecured	284,327.00	296,277.45	296,277.45	0.00	0.00
Fingerhut Advantage	Unsecured	1,031.44	NA	NA	0.00	0.00
Ford Motor Credit Corporation	Secured	29,887.00	30,156.80	30,156.80	3,174.26	774.94
Great Lakes Specialty Finance	Unsecured	450.00	NA	NA	0.00	0.00
Hyundai Motor Finance	Secured	16,307.00	16,979.67	16,979.67	1,664.11	220.91
Illinois Bell Telephone Company	Unsecured	0.00	964.30	964.30	0.00	0.00
Ingalls Memorial Hospital	Unsecured	200.00	400.00	400.00	0.00	0.00
Internal Revenue Service	Priority	2,300.00	2,062.64	2,062.64	0.00	0.00
Internal Revenue Service	Unsecured	0.00	266.89	266.89	0.00	0.00
Midland Funding LLC	Unsecured	643.00	702.75	702.75	0.00	0.00
PayPal Credit	Unsecured	523.71	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	612.00	621.06	621.06	0.00	0.00
Pioneer Finance	Secured	446.46	0.00	400.00	56.40	5.04
Quantum3 Group	Unsecured	644.00	679.29	679.29	0.00	0.00
Quantum3 Group	Unsecured	663.00	703.74	703.74	0.00	0.00
Quantum3 Group	Unsecured	1,400.00	1,450.77	1,450.77	0.00	0.00
Quantum3 Group	Unsecured	507.00	547.88	547.88	0.00	0.00
Quantum3 Group	Unsecured	4,437.00	4,496.77	4,496.77	0.00	0.00
QVC	Unsecured	643.64	NA	NA	0.00	0.00
Real Time Resolutions Inc	Unsecured	0.00	475.45	475.45	0.00	0.00
Speedy Cash Illinois	Unsecured	600.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	481.60	3,380.23	3,380.23	0.00	0.00
Tidewater Credit Services	Unsecured	0.00	508.33	508.33	0.00	0.00
Tower Loan of Kankakee	Unsecured	3,406.00	2,546.37	2,546.37	0.00	0.00
United States Dept Of Education	Unsecured	5,816.00	6,000.97	6,000.97	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Webbank-Fingerhut	Unsecured	1,102.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$47,136.47	\$4,838.37	\$995.85
All Other Secured	\$400.00	\$56.40	\$5.04
TOTAL SECURED:	\$47,536.47	\$4,894.77	\$1,000.89
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,062.64	\$0.00	\$0.00
TOTAL PRIORITY:	\$2,062.64	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$325,110.42	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,539.34</u>	
Disbursements to Creditors	<u>\$5,895.66</u>	
TOTAL DISBURSEMENTS :		<u>\$7,435.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.